COVER SHEET FOR AMENDMENT OF PIPE IC RECORDS **POST-TRAVEL SUBMISSION**

Date/Time Stamp 2019 HAY 15 PH 3: 14

Instructions: Use this form as a cover sheet for any paperwork you may need to submit to the Office of Public Records in order to make your Privately Sponsored Post-Travel Submission complete in accordance with Rule 35. Only complete this form if you need to submit an amendment to a posttravel filing you have already submitted.

SUBMIT DIRECTLY TO THE OFFICE OF PUBLIC RECORDS IN 232 HART BUILDING

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ravel Evpenses Paid by (List all courses)	: Postserandary National Policy histitute.
ravel Date(s): April 23-25	J. 1000 3 CCOV (MOV) 4 1000 100 100 100 100 100 100 100 100
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5/15/14	2 mil M Smith
(Date)	(Signature of Traveler)

PRIVATE SPONSOR TRAVEL CERTIFICATION FORM

This form must be completed by any private entity offering to provide travel or reimbursement for travel to Senate Members, officers, or employees (Senate Rule 35, clause 2). Each sponsor of a fact-finding trip must sign the completed form. The trip sponsor(s) must provide a copy of the completed form to each invited Senate traveler, who will then forward it to the Ethics Committee with any other required materials. The trip sponsor(s) should NOT submit the form directly to the Ethics Committee. Please consult the accompanying instructions for more detailed definitions and other key information.

The Senate Member, officer, or employee MUST also provide a copy of this form, along with the appropriate travel authorization and reimbursement form, to the Office of Public Records (OPR), Room 232 of the Hart Building, within thirty (30) days after the travel is completed.

Spo	nsor(s) of the trip (please list all sponsors): Postsecondary National Policy Institute (PNPI)
	This trip is designed to increase staffs knowledge of the role loan servicers play ne federal Direct Loan system.
Date	es of travel: April 23-25, 2019 (two nights overnight)
	e of travel: St. Louis, MO and Chesterfield, MO
	ne and title of Senate invitees: See attached.
X	rify that the trip fits one of the following categories: (A) The sponsor(s) are not registered lobbyists or agents of a foreign principal and do not retain or employ registered lobbyists or agents of a foreign principal and no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip. — OR —
	(B) The sponsor or sponsors are not registered lobbyists or agents of a foreign principal, but retain or employ one or more registered lobbyists or agents of a foreign principal and the trip meets the requirements of Senate Rule 35.2(a)(2)(A)(i) or (ii) (see question 9).
X	I certify that the trip will not be financed in any part by a registered lobbyist or agent of a foreign principal. - AND -
	I certify that the sponsor or sponsors will not accept funds or in-kind contributions earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.
X	rtify that: The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal except for de minimis lobbyist involvement. — AND —
	The traveler will not be accompanied on the trip by a registered lobbyist or agent of a foreign principal except as provided for by Committee regulations relating to lobbyist accompaniment (see question 9).

9.	USE ONLY IF YOU CHECKED QUESTION 6(B) I certify that if the sponsor or sponsors retain or employ one or more registered lobbyists or agents of a foreign principal, one of the following scenarios applies:			
	 (A) The trip is for attendance or participation in a one-day event (exclusive of travel time and one overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member officer, or employee on any segment of the trip. OR - 			
	(B) The trip is for attendance or participation in a one-day event (exclusive of travel time and two overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee on any segment of the trip (see questions 6 and 10). - OR -			
	(C) The trip is being sponsored only by an organization or organizations designated under § 501(c)(3) of the Internal Revenue Code of 1986 and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee at any point throughout the trip.			
10.	USE ONLY IF YOU CHECKED QUESTION 9(B) If the trip includes two overnight stays, please explain why the second night is practically required for Senate invitees to participate in the travel:			
11.	An itinerary for the trip is attached to this form. I certify that the attached itinerary is a detailed (hourby-hour), complete, and final itinerary for the trip.			
12.	Briefly describe the role of each sponsor in organizing and conducting the trip:			
	PNPI is the sole sponsor, planner and executor of the trip. PNPI created the agenda, developed the			
	Invitation list and is managing event panels and logistics.			
13.	Briefly describe the stated mission of each sponsor and how the purpose of the trip relates to that mission: PNPI provides professional development to current and prospective policymakers who work on higher			
	education issues. This event is designed to increase congressional staff's knowledge of federal			
	student loan servicing.			
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14.	Briefly describe each sponsor's prior history of sponsoring congressional trips:			
	Since 2012, PNPI has sponsored twenty congressional staff seminars on postsecondary topics including			
	federal student ald, higher education accreditation, student data, and competency-based education.			
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	ay seminars, PNPI spons	sors Hill-based briefi	ngs for larger Hill au	idlences and is
available to all congr	essional staff for postsed	ondary related resea	arch support. PNPI	also offers
professional develop	ment, briefings, and boo	t camps to prospecti	ve policymakers.	
Total Expenses for E	ach Participant:			
	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses
Good Faith estimate	\$359.90 (round trip flight cost and on the ground shuttle to meetings)	\$266 (two nights)	\$89	\$0
Actual Amounts				
participation or b) the congressional particip	rip involves an event that trip involves an event the pation: and organized specifically	hat is arranged or org	ganized specifically	with regard to
Reason for selecting to	the location of the event	or trip		•
_	the location of the event Education Loan Authorit	•	ect Loan loan servic	er and is located
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The Missouri Higher just outside of St. Lou Name and location of	Education Loan Authority uis, MO. hotel or other lodging fa	y (MOHELA) is a Din		er and is located
The Missouri Higher just outside of St. Lou Name and location of	Education Loan Authorit	y (MOHELA) is a Din		er and is located
The Missouri Higher just outside of St. Lou Name and location of Hyatt Regency St. Lo	Education Loan Authority uis, MO. hotel or other lodging fa	ecility:		er and is located

21.	Describe how the daily expenses for lodging, meals, and other expenses provided to trip participants compares to the maximum per diem rates for official Federal Government travel:			
	Lodging costs \$133/night, the federal per diem. Meal costs are \$5 on day one			
	(snacks), \$63 on day two (breakfast, lunch, dinner, snacks) and \$38 on day three (breakfast, lunch, snacks). All rates are at the federal per diem.			
22.	Describe the type and class of transportation being provided. Indicate whether coach, business-class or first class transportation will be provided. If first-class fare is being provided, please explain why first-class travel is necessary:			
	All air travel will be coach class.			
23.	I represent that the travel expenses that will be paid for or reimbursed to Senate invitees do not include expenditures for recreational activities, alcohol, or entertainment (other than entertainment provided to all attendees as an integral part of the event, as permissible under Senate Rule 35).			
24.	List any entertainment that will be provided to, paid for, or reimbursed to Senate invitees and explain why the entertainment is an integral part of the event: None			
25.	I hereby certify that the information contained herein is true, complete and correct. (For trips involving more than one sponsor, you must include a completed signature page for each additional sponsor): Signature of Travel Sponsor:			
	Name and Title: MaryEllen McGuire, President			
	Name of Organization: Postsecondary National Policy Institute (PNPI)			
	Address: 718 7th Street NW, Floor 2, Washington, DC 20001			
	Telephone Number: 202-407-3172			
	Fax Number:			
	E-mail Address: mcguire@pnpi.org			

ATTACHMENT: Senate Private Sponsor Travel Certification Form

5. Name and title of Senate invitees:

Katie Brown

Chief Counsel

Senator Collins

Tim Carlton

Policy Advisor

Senator Cassidy

Kara Marchione

Director of Education Policy

Senator Murray

Karen McCarthy

Senior Legislative Assistant

Senator Murkowski

Bryce McKibben

Senior Policy Advisor

Senator Murray

Emily Smith

Legislative Assistant

Senator Murphy

All staff were invited due to their employment with the Senate HELP Committee or with a Member who sits on the Senate HELP committee.



March 7, 2019

Dear Emily Smith,

We are writing to invite you to participate in the Postsecondary National Policy Institute's (PNPI) Federal Student Loan Servicing seminar, April 23-25, 2019, in Chesterfield, Missouri. This seminar is designed to deepen your understanding of the role loan servicers play in the federal Direct Loan system. The seminar will also increase your understanding of the complexities and challenges present in the current system.

Included with this invitation are the forms necessary for ethics rules compliance. By Monday, March 25, 2019, you must submit these included forms and documents directly to the Ethics Committee in Hart 220. They are:

A copy of this PNPI invitation;

- A completed Private Sponsor Travel Certification Form with all attachments, including a Senate invitee list;
- An itinerary and agenda; and
- A completed and signed Employee Pre-Travel Authorization Form.

After receiving the completed travel package, the Ethics Committee will review the package and issue an approval for travel to you or your sponsoring Member. The Ethics Committee advises all Senate employees to maintain copies of all submitted forms for their own records. After the seminar, we will provide you with a post-travel form that you will need to complete and submit to the Office of Public Records.

Even if you are unsure whether you will be able to attend the seminar, please submit the paperwork so you will have the option to participate. Paperwork submitted to the Ethics Committee after the deadline will not be considered.

Attendance is by invitation only, with no outside observers or lobbyists. Funding is provided solely by grants from established foundations. No government, individual, foreign, corporate or special interest money is accepted. The foundations supporting PNPI are the Bill and Melinda Gates Foundation, the Lumina Foundation, and the Kresge Foundation. PNPI is the sole sponsor, planner and executor of the trip. PNPI maintains autonomy over the agenda, invitations and materials provided before and after the seminar.

We will depart for St. Louis on Tuesday, April 23 at 6:40 PM EST from Ronald Reagan Washington National Airport (DCA) and return to DCA on Thursday, April 25 at 3:15 PM EST. The formal program will begin at the Missouri Higher Education Loan Authority (MOHELA) on Wednesday, April 24 at 9:00 AM CST and will conclude on Thursday, April 25 at 10:00 AM CST. If you have any questions about the seminar, please do not hesitate to email or call us directly.

PNPI's Federal Student Loan Servicing seminar promises to be both educational and productive. We look forward to your participation!

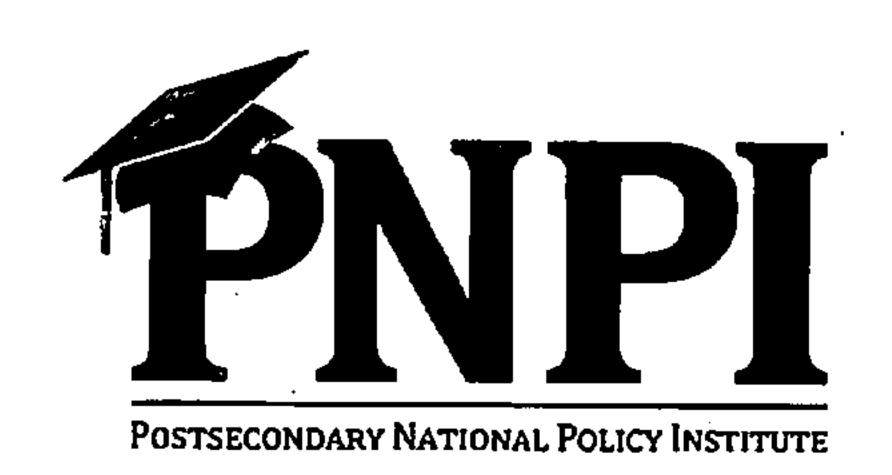
Sincerely,

MaryEllen McGuire, President

Postsecondary National Policy Institute (PNPI)

mcguire@pnpi.org

202-407-3172



FEDERAL STUDENT LOAN SERVICING SEMINAR

St. Louis, Missouri

April 23-25, 2019

Seminar Goals

- Deepen staff understanding of the challenges borrowers face when navigating student loan repayment.
- Increase staff understanding of the role loan servicers play in the federal Direct Loan system.
- Increase staff understanding of the complexities and challenges servicers face working within the current system.
- Expand staff understanding of the current servicer compensation model and performance metrics.
- Tour a student loan servicing and fulfillment center to better understand and view the processing and life of a student loan in repayment.
- Consider how the current student loan servicing system can be improved.

Tuesday, April 23

5:40 PM	Stall arrive at Ronald Reagan Washington National Airport (DCA), one hour prior to departure.
6:40 PM	Depart DCA for St. Louis, Missouri (STL), SW Flight #1008
7:55 PM	Arrive STL & Travel to Hotel
8:30 PM	Arrive & Check-in: Hyatt Regency St. Louis at the Arch, 315 Chestnut St. St. Louis. MO 63102

Wednesday, April 24

7:15-8:15 AM Breakfast & Morning Briefing, Hyatt Regency St. Louis at the Arch Facilitator: MaryEllen McGuire, Postsecondary National Policy Institute

Staff will meet for breakfast and review the day's agenda and programming goals.

8:15-9:00 AM Travel to Missouri Higher Education Loan Authority (MOHELA)

Student Loan Servicing Center

Location: 633 Spirit Drive, Chesterfield, MO 63005

9:00-9:15 AM Introduction to MOHELA

Presenters: Raymond H. Bayer, Jr., Executive Director and CEO & Jennifer Farmer,

Director, Federal Contracting

MOHELA will provide an overview of their business model during this session.

9:15-10:15 AM Borrower Calls & Service

Presenters: Laura Catlett, Director, Borrower Contact Center & Raymond H. Bayer, Jr., Executive Director and CEO

During this session, participants will listen to, ask questions about, and comment on service provided on "recently live" incoming borrower calls. *All personally identifiable information will be removed from the calls prior to the start of the session.

10:15-10:30 AM Q&A with Contact Center Agents

Moderator: Raymond H. Bayer, Jr. Executive Director and CEO

Contact Center Agents: TBD

Participants will participate in a facilitated Q&A session with contact center agents.

10:30-10:45 AM Blending High-Tech, Low-Tech and High Touch Ways to Assist At-Risk Borrowers

Presenters: Raymond H. Bayer, Jr., Executive Director and CEO & Ginny Burns, Director, Customer Advocacy Team

This session will cover high-tech, low-tech, and high touch ways to assist at-risk borrowers.

10:45-10:55 AM Break

10:55-11:30 AM Facility Tour

Staff will be given a tour of the loan servicing and fulfillment center with time spent observing the process, volume, and results of MOHELA's IDR application pre-fill process.

11:30 AM-12:00 PM Performance Metrics & MOHELA's Metric Segment Heat Map

Presenter: James Matchefts, MOHELA General Counsel

Staff will study MOHELA's proprietary "heat map" that visually demonstrates the publicly available metric results for each of the 17 different servicer metric segments required by FSA. Pros and cons of the current metrics and possible enhancements to their composition and weight will be discussed.

12:00-12:45 PM Working Lunch

Presenters: Raymond H. Bayer, Jr., Executive Director and CEO, Jennifer Farmer, Director, Federal Contracting, James Matchefts, MOHELA General Counsel, Carol Malon, Chief Financial Officer, Paul Mosquera, Chief Compliance and Risk Officer, Ginny Burns, Director, Customer Advocacy Team & Laura Catlett, Director, Contact Center

Location: MOHELA Headquarters Conference Room

Over lunch, participants will take part in a Q&A focused on servicer challenges and how these challenges impact student borrowers and the service they receive.

12:45-1:30 PM Servicer Compensation Model

Presenters: Danny Marshall, MOHELA Federal Contracting Manager & Frank Reyes, MOHELA Controller

Participants will review MOHELA's Direct Loan invoice and detailed income/expense statements for January 2019 to better understand the current servicer compensation models. The group will then discuss the pros and cons of the current servicer compensation model and consider recommendations for improvement.

1:30-2:00 PM Agent Training, Development & Quality Assurance

Presenters: Christy Baze, MOHELA Manager of Training, Development and E-Learning & Arthur Meyers, Quality Assurance Supervisor

This session will review the process of hiring, training and monitoring call center agents.

2:00-2:30 PM Escalated Call Handling, the Customer Advocacy Team & the Military VIP Team.

Presenter: Ginny Burns, Director of Customer Advocacy This session will focus on complaint escalation and tracking.

2:30-3:15 PM Federal Student Aid's (FSA) Current Student Loan Portfolio

Presenter: Raymond H. Bayer, Jr., Executive Director and CEO

This session will review and discuss the current makeup of FSA's loan portfolio, including delinquency rates, repayment plan utilization, forbearance types, and utilization.

3:15-3:30 PM Break

3:30-4:15 PM Fraud

Presenter: Scott Lause, Assistant General Counsel

Staff will learn about fraud against borrowers – tactics used (e.g. Doc prep companies) and the costs associated with it.

4:15-5:00 PM Closing Discussion

Moderator: Raymond H. Bayer, Jr., Executive Director & CEO

Additional Presenters: James Matchefts, MOHELA General Counsel, Carol Malon, Chief Financial Officer, Paul Mosquera, Chief Compliance and Risk Officer, Ginny Burns, Director, Customer Advocacy Team, Laura Catlett, Director, Contact Center & Jennifer Farmer, Director, Federal Contracting

The visit will conclude with a discussion focused on the state of the student loan servicing industry, including the hardships, consequences, and costs of borrower default.

5:00 PM	Depart for Hyatt Regency St. Louis at the Arch
5:45 PM	Return to Hyatt Regency St. Louis at the Arch
6:00-7:30 PM	Working Dinner at Lombardo's Trattoria, Location: 201 South 20 th Street, St. Louis, MO 63103

Thursday, April 25

8:00-8:45 AM Check-Out & Breakfast, Hyatt Regency St. Louis at the Arch

8:45-10:15 AM Roundtable with Loan Servicers

Participants: Raymond H. Bayer, MOHELA, Jim Farha, Oklahoma Student Loan Authority (OSLA), Aisha Smith, NELNET & Patricia Christel, Navient

Staff will participate in a roundtable discussion with several servicers to better understand what they have in common, how they differ, and how they each view their role and challenges within the current system. Participants will also consider ways in which the current system could be changed to improve the borrower experience and decrease borrower defaults.

10:20 AM	Depart Hotel for Airport
11:00 AM	Arrive at Airport and Check-in for Flight
12:25 PM	Depart St. Louis, Missouri (STL) for Ronald Reagan Washington National Airport (DCA), SW Airlines Flight #2236
3:15PM	Arrive DCA

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(Revised 10/19/15)

	Date/Time Stamp:
EMPLOYEE PRE-TRAVEL AUTHO	RIZATION
Pre-Travel Filing Instructions: Complete and submit the prior to the travel departure date to the Select Committee Incomplete and late travel submissions will <u>not</u> be considered form <u>must</u> be typed and is available as a fillable PDF on that ethics. senate.gov. Retain a copy of your entire pre-traver required post-travel disclosure.	e on Ethics in SH-220. ered or approved. This he Committee's website
Name of Traveler:	Emily Smith
Employing Office/Committee:	Senator Murphy
Private Sponsor(s) (list all): Postsecondary National I	Policy Institute (PNPI)
Travel date(s): April 23-25,2019 Note: If you plan to extend the trip for any reason	you <u>must</u> notify the Committee.
Destination(s): St. Louis, MO and Chesterfield, MO	<u> </u>
Explain how this trip is specifically connected to the travel	ler's official or representational duties:
	relates to his work on the Health, Education, Labor, and Pensions the committee considers a reauthorization of the Higher Education
Name of accompanying family member (if any): Relationship to Employee: Spouse Child I certify that the information contained in this form is true,	complete and correct to the best of my knowledge:
3/14/19 (Date)	Signature of Employee)
TO BE COMPLETED BY SUPERVISING SENATOR/OFFICE Secretary for the Majority, Secretary for the Minority, and Chap	ER (President of the Senate, Secretary of the Senate, Sergeant at Arms, lain):
Christopher Murphy hereby	authorize Emily Smith
(Print Senator's/Officer's Name)	(Print Traveler's Name)
related expenses for travel to the event described above. I	ent or reimbursement for necessary transportation, lodging, and have determined that this travel is in connection with his or her of create the appearance that he or she is using public office for
I have also determined that the attendance of the employed of the Senate. (signify "yes" by checking box)	e's spouse or child is appropriate to assist in the representation
(Revised 10/19/15)	(Signature of Supervising Senator/Officer) Form RE-

Form RE-I

EMPLOYEE PRE-TRAVEL AUTHORIZATION

<u>Pre-Travel Filing Instructions</u>: Complete and submit this form at least 30 days prior to the travel departure date to the Select Committee on Ethics in SH-220. Incomplete and late travel submissions will <u>not</u> be considered or approved. This form <u>must</u> be typed and is available as a fillable PDF on the Committee's website at ethics.senate.gov. Retain a copy of your entire pre-travel submission for your required post-travel disclosure.

Name of Traveler:	Emily Smith
Employing Office/Committee:	Senator Murphy
•	ondary National Policy Institute (PNPI)
Travel date(s): April 23-25, 2019	
Note: If you plan to extend the	trip for any reason you must notify the Committee.
Destination(s): St. Louis, MO and	Chesterfield, MO
Explain how this trip is specifically co	nnected to the traveler's official or representational duties:
As the Senators promoting to treath, Education, Loison, or our office as the committee year.	and Ponsions Committee. Specifically it will inform the work of considers a reauthorization of the Higher Education Act this
Name of accompanying family members. Relationship to Employee: Spouse	Child
I certify that the information contained	in this form is true, complete and correct to the best of my knowledge:
3/7/19 (Date)	(Signature of Employee)
TO BE COMPLETED BY SUPERVISING Secretary for the Majority, Secretary for the Christophus S. Wur (Print Senator's/Officer's National Control of the Majority of	
related expenses for travel to the even	sion, to accept payment or reimbursement for necessary transportation, lodging, and t described above. I have determined that this travel is in connection with his or her ceholder, and will not create the appearance that he or she is using public office for
1 have also determined that the attendation of the Senate. (signify "yes" by checking $\frac{3}{1}$	ance of the employee's spouse or child is appropriate to assist in the representation (Signature of Supervising Senatori Officer)
(Revised 10/19/15)	Form RE